



# Nevada Health Link

Operated by the Silver State Health Insurance Exchange

National Association of Dental Plans  
CONVERGE 2013

September 10, 2013





# Agenda

1. What is an online marketplace?
  - Elements of the Nevada Health Link web portal
2. Goals of the Exchange
3. Status of Implementation
4. Outreach and Education
5. Standalone Dental Plans
6. Tax Implications

# What is an online marketplace?

- Farmer's market for health insurance
- Web portal
  - Select and enroll in health insurance
  - Aggregate premiums
  - Determine eligibility for individual tax credit
- Policies to balance:
  - Needs of consumers/businesses and insurers
  - Consumer protections and cost

[Sign in](#) or [sign up for an account](#) to get started...



# Start your application for health coverage.

[Apply Now](#)

Explore your options:

[Individuals and Families](#)[Employers](#)

## Connecting You To Health Insurance

Nevada Health Link was created by the State of Nevada to help individuals and small businesses easily shop for, compare and buy health insurance.

Make side-by-side comparisons of plans from different insurance companies and pick the plan that's right for your needs. If you have questions, the Nevada Health Link team is here to help, [by phone](#), [online](#), and [in-person](#)

## Key Dates

Oct 2013 - You can start using this website to compare and choose health insurance plans.

4

Dec 15, 2013 - If you enroll in a plan by December 15, you'll have coverage as

[Sign in](#) or [sign up for an account](#) to get started...



## CREATE ACCOUNT

### 1. Create Account

### 2. Activate Account

### 3. Terms Of Use

### 4. Verify Identity

## Create Account

Name

Email

Confirm Email

Create a Username

Password

Confirm Password

Cancel

5  
Create Account



## Find a Plan

To find a plan, please select an option below.



### Me/My Family

Shop and compare healthcare plans for you and/or your family.



### My Company

Shop and compare healthcare plans for your employees.



### My Clients

Shop and compare which healthcare plan best fits the needs of your client.

## Find a Healthcare Plan

Overview



Household Information

Eligibility

View Plans

## Getting Started

Please enter your information to find the plan that is right for you.

Name

Demo

User

Zip Code

89701

Coverage Start Date

7/1/2013



Preferred Language

English



Total Annual Household Income

45000

Medicaid in the last 12 months?

☐ Yes☒ No

## Covered Members

Member	Gender	Date of Birth	Tobacco ?	Member of Native American Tribe?
1 Applicant	Male	12/12/1965	<input type="checkbox"/>	<input type="checkbox"/>

Add Your Spouse

Add more dependents



**INDIVIDUAL****Find a Healthcare Plan**

Overview



Household Information



Eligibility

View Plans

## Check Eligibility for Government Assisted Programs?


Based on your income and covered members information, you and/or your family members may be eligible for low-cost or no-cost government-assisted healthcare plans. Check your eligibility by answering a few more questions or skip this step to view your Individual & Family Plans.

[Check Eligibility](#)[Skip](#)




## SINGLE STREAMLINED APPLICATION


Getting Started 

Family and Household Composition 


Personal Information 


Income 


Insurance Access 

Medicaid and Nevada Check Up Questions 

**Review and Sign**

Information 

Review Application 

Sign and Submit 











## Eligibility Results

Application ID: 274

Coverage Effective Date: 1/1/2014

Using the information you entered in your application, we have determined your household eligibility as follows.

### Summary

Household Member	QHP	APTC	CSR	Medicaid	Nevada Check Up
iced tea					
Madison tea					

**Eligibility for QHP** – This identifies your eligibility for a Qualified Health Plan. A QHP is commercial health insurance you purchase through Nevada Health Link (in just a few moments). However, if you are eligible for Medicaid or Nevada Check Up, you don't need to purchase a QHP.

**Eligibility for APTC** – This identifies your eligibility for the advance payments of the premium tax credit. The APTC lowers the amount you pay each month to purchase a QHP. Don't worry: we'll calculate this amount for you so that you can see how much your cost will be when you shop and compare our QHPs.

**Eligibility for CSR** – This identifies your eligibility for Cost Sharing Reductions. A CSR lowers the amount you pay your doctor, hospital and/or pharmacy (lowers your out of pocket maximum, deductible, copayments and/or coinsurance). It's a pretty complicated formula- but we've figured it out for you. Simply shop and compare. You'll only see the plans that you qualify for.

**INDIVIDUAL**

Medical

iced tea

Dependant 1

Dental

Review Cart

View Plans

**Prescription Medication Search**

Search prescription drug and pharmacy services information for health insurance plans.

**Provider Search**

Search which plans cover service to your preferred primary healthcare and dental providers.

1 HEALTH PLANS

2 DENTAL PLANS

John Doe (Applicant)

Madison (Dependent)

## Health Plans For John Doe

☐ Waive Coverage

PRIMARY CARE OFFICE VISITS: 4

EMERGENCY ROOM OFFICE VISITS: 3

SPECIALISTS OFFICE VISITS: 6

GENERIC DRUGS (0 - 99): 4

BRAND DRUGS (0 - 99): 2

Recalculate

Estimate your cost based on: Expected Costs | Pregnancy | Type 2 Diabetes

### Filter Plans (Viewing 35 Plans)

Sort by: Premium Carrier Metal Rating

## Qualified Health Plans

NV DEMO ACA CARRIER 1

Compare **Plan C**

★★★★★

Minimum: \$2084

Calculated: \$2532

Maximum: \$3084

Premium: \$174

Subsidy: \$0

You Pay: \$174

Deductible: \$1,000

Prescription: \$10 - \$45

Office Visit: \$100

Specialists: \$45 + 30%

Dental Not Included

Vision Included

Add to Cart

All Rates & Benefits are SAMPLE ONLY

# Goals of the Exchange

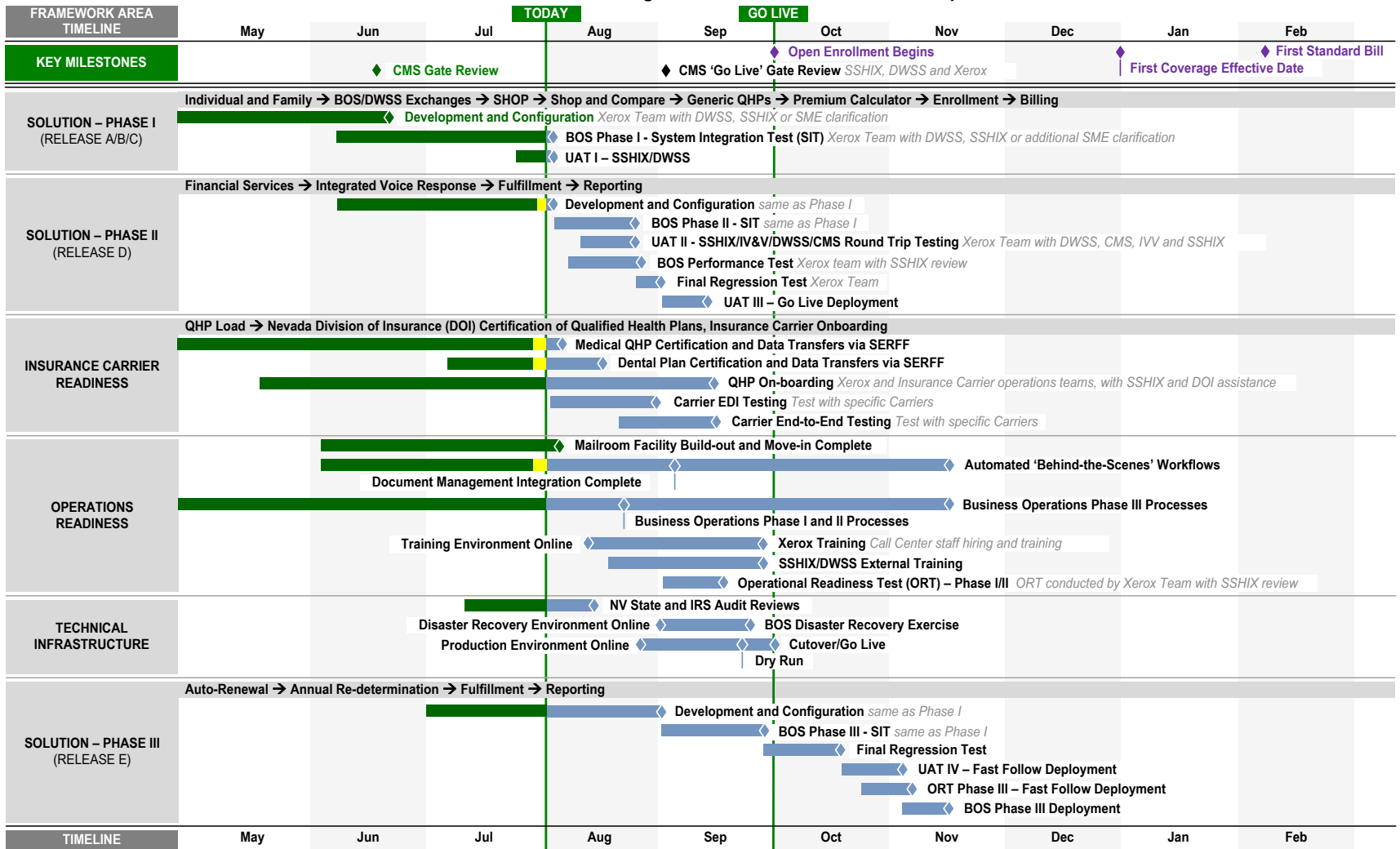
- Increase the number of insured persons in Nevada
- Facilitate the purchase and sale of health insurance
- Assist qualified employers in the enrollment and purchase of health coverage and the application for subsidies for enrollees
- Provide consumer education on matters relating to enrollment in and effective use of health insurance
- Assist residents of Nevada with access to programs, premium assistance tax credits and cost-sharing reductions

Strategic Plan

# Status of the Development and Implementation of Nevada Health Link

- Nevada has received Conditional Certification from the Secretary of U.S. HHS to operate a State-Based Exchange
- The Exchange Board has approved 35 substantial recommendations of the Advisory Committees
- IT Implementation is on-time: Eligibility Engine (DWSS/Deloitte) and Business Operations Solution (Exchange/Xerox) will meet the October 1, 2013 deadline for operability
- Marketing and Outreach efforts have begun, with media campaign to begin July 1, 2013
- Coordination efforts between the Exchange and Division of Insurance continue to provide a safe and seamless transition for Nevada's citizens

**Silver State Health Insurance Exchange – BOS Schedule Detail Roadmap – as of 8/2/2013**



Roadmap reflects Xerox/BOS Project Schedule as of 8/2/2013; Schedule Roadmap visual aligns with the underlying Schedule Gantt Chart, but there may be summarizations depicted here that do not exactly map to a Gantt Chart task name (for more information, please consult the NV Exchange)

 = Xerox Team Activity Duration and Name *(parenthesis indicate anticipated roles, responsibilities and other descriptions)*  
 = Complete Green Bar with **Green Font** indicates activity is complete and milestone is met  
 = Partial Green with Yellow Milestone indicates Activity is in Progress, not Complete and Behind Schedule

# Marketing/Branding/Outreach

- \$7,350,000 budget for 15 months
- Contract began January 2013
- Goal: Enroll 118,000 persons, mainly in 138% to 400% of FPL
- Reach hundreds of thousands of Nevadans directly with outreach

# Outreach and Education

- Plan for Navigators, Enrollment Assistors and Producers
  - 44% of enrollees will use Exchange Enrollment Facilitators
    - Certified by the DOI – AB425
    - Navigators - \$370,000, ~34 individuals in FY 2014
    - Enrollment Assistors - \$1,826,000, ~169 individuals, FY 2014
    - Certified Application Counselors – not paid by Exchange
  - 22% of enrollees will use Brokers and Agents
    - Paid by carriers
  - 30% of enrollees will use Web Portal with the help of a Call Center
    - 50 plus individuals in Las Vegas (staff size flexes with demand)
  - 4% of enrollees will use Web Portal alone





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**health link**

connecting you to health insurance



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**seguro médico**

para nuestra salud, nuestras familias y nuestro futuro



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# Standalone Dental Plans

- Jan 2012 - Plan Certification and Management Advisory Committee created
- Jan 2013 - Carrier fees adopted in January
  - $\text{SADP fee} = (\text{QHP}) * (\text{Ave 2011 Dental Premium}) / (\text{Ave 2011 Medical Premium})$
- Jan & Feb 2013 – SADP certification discussions
  - Reasonable cost sharing limits
  - Low/high AV – no requirement
  - Network adequacy & Essential Community Providers
  - No accreditation required
  - Dental in QHP offered as a rider to better compare to SADP

# Standalone Dental Plans

- Feb 2013 – Final rule [CMS-9980-F](#) published
  - Annual cost sharing limits for in-network only
  - Can't use AV calculator
  - Change low AV from 75% to 70%
  - SADP optional inside exchanges; must have reasonable assurance SADP is purchased outside exchanges
  - May include other non-pediatric dental benefits
- May 2013 – Guidance indicating riders not allowed

# Standalone Dental Plans

- May 2013 –
  - [SADP Network Adequacy Standards](#) discussion and approval
  - Pediatric dental offered [imbedded, bundled or SADP](#)
  - Purchase required for children
- None of the submitted QHPs included the pediatric dental EHB.
- Carrier UAT continuing through this week

# Tax Implications Individual Subsidy

Annual Income at 100% of the Federal Poverty Level  
and Other Levels (Calendar Year 2013)

Family Size	138% FPL	200% FPL	300% FPL	400% FPL
1	\$15,856	\$22,980	\$34,470	\$45,960
2	\$21,404	\$31,020	\$46,530	\$62,040
3	\$26,951	\$39,060	\$58,590	\$78,120
4	\$32,499	\$47,100	\$70,650	\$94,200
5	\$38,047	\$55,140	\$82,710	\$110,280
For each additional person add	\$5,548	\$8,040	\$12,060	\$16,080

# Tax Implications Individual Subsidy

Monthly Premiums Under the Second Least Expensive  
Silver Level Plan (Calendar Year 2013)

Family Size	138% FPL	200% FPL	300% FPL	400% FPL
Percent of Income	3.29%	6.3%	9.5%	9.5%
1	\$43.53	\$120.65	\$272.89	\$363.85
2	\$58.76	\$162.86	\$368.36	\$491.15
3	\$73.98	\$205.07	\$463.84	\$618.45
4	\$89.21	\$247.28	\$559.31	\$745.75
5	\$104.44	\$289.49	\$654.79	\$873.05
For each additional person add	\$15.23	\$42.21	\$95.48	\$127.30

# Metal Tiers

Tier	Cost	AV	Estimated Deductible
Platinum	Most Expensive	90%	\$200
Gold	More Expensive	80%	\$1,000
Silver	Base	70%	\$2,000 (CSRs applied)
Bronze	Less Expensive	60%	\$4,000
Catastrophic	Least Expensive	<60%	

- Catastrophic plan enrollment is limited; not eligible for APTC
- The Advance Premium Tax Credit is based on the second least expensive silver plan
- Actuarial Value (AV) is the average cost paid by the insurer
- Deductibles are interpolated from reports from the Kaiser Family Foundation, rounded and based on 20% coinsurance

[What the Actuarial Values in the Affordable Care Act Mean, April 2011](#)

[Patient Cost-Sharing Under the Affordable Care Act, April 2012](#)



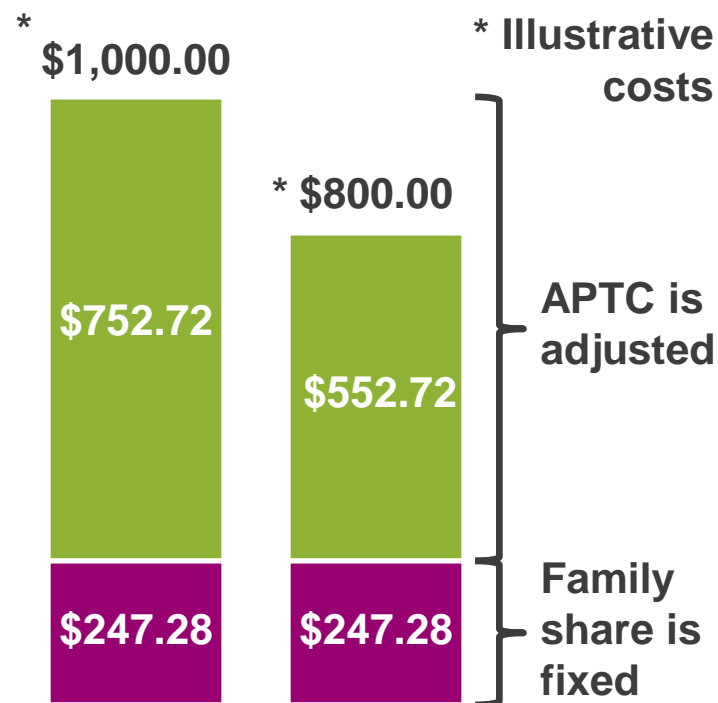
# Tax Implications Individual Subsidy

Premium illustration for family of 4 with an annual income of \$47,100 (200% FPL)

*Assume:*

- Second cheapest silver plan in Reno is \$1,000 per month for a given family of four.
- Second cheapest silver plan in Las Vegas is \$800 per month for the same family of four.

The Advance Premium Tax Credit is adjusted so the cost for that family is the same (based only on income) for the second cheapest silver plan.



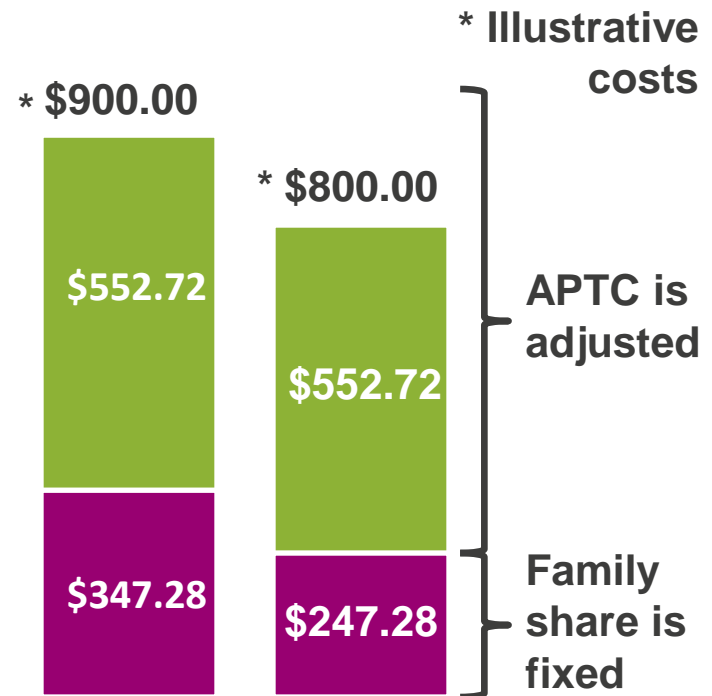
# Tax Implications Individual Subsidy

Premium illustration for family of 4 with an annual income of \$47,100 (200% FPL)

*Assume:*

- Second cheapest silver plan in Las Vegas is \$800 per month for the same family of four.
- The family, in Las Vegas, wants to purchase a gold plan that costs \$900.

The Advance Premium Tax Credit is based on the second cheapest silver plan. The family must pay (or save) the difference.



# Tax Implications Individual Penalty

## Estimated Calendar Year Annual Tax Penalty<sup>1</sup>

Individual with no dependents-

- In 2014, those with income above the filing threshold (\$9,750) but below about \$20,000 will pay the \$95 flat dollar amount, and those with income above about \$20,000 will pay 1% of income.
- In 2015, as both the flat dollar amount and the percentage of income increases, those with income above the filing threshold but below about \$25,000 will pay \$325, while those with income above about \$25,000 will pay 2% of income.
- In 2016, those with income above the filing threshold but below about \$37,000 will pay the flat dollar amount of \$695, while those with income above about \$37,000 will pay 2.5% of income.

<sup>1</sup> [Individual Mandate and Related Information Requirements under ACA, July 15, 2013](#)

# Tax Implications Individual Penalty

Estimated Calendar Year Annual Tax Penalty<sup>1</sup>

Family of 4 (Two Adults and 2 Children under 18)-

- In 2014, those with income above the filing threshold (\$19,500) but below about \$55,000 will pay the \$285 flat dollar amount and those with income above about \$55,000 will pay 1% of income.
- In 2015, as both the flat dollar amount and the percentage of income increases, those with income above the filing threshold but below about \$75,000 will pay \$975, while those with income above about \$75,000 will pay 2% of income.
- In 2016, those with income above the filing threshold but below about \$110,000 will pay the flat dollar amount of \$2,085, while those with income above about \$110,000 will pay 2.5% of income.

<sup>1</sup> [Individual Mandate and Related Information Requirements under ACA, July 15, 2013](#)

# Impact on Business - Tax Credit

- Fewer than 25 full time equivalent employees
- Cover at least 50% of the cost of employee coverage (not family)
- Average wages less than \$50,000/year
- Available now, goes up in 2014
  - Must be on SHOP Exchange
- Contact your tax preparer
  - Form 8941
  - Line 44f of Form 990-T (for Exempt Orgs)

# Impact on Business - Tax Penalty

**\*\*\* Delayed until 2015 \*\*\***

- No tax penalty for small business
- For companies with 50 or more full time equivalent employees (FTE) and at least one employee receives an individual tax credit:
  - No coverage offered:  $\$2,000 \times (FTE - 30)$  per year
  - Coverage offered but not affordable (9.5% income) or minimum essential coverage (bronze plan), lesser of above or:  $\$3,000 \times$  FTEs that receive a premium credit



# Nevada Health Link

Operated by the Silver State Health Insurance Exchange

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